

REAFFIRMATION AGREEMENT

Debtor's Name

Bankruptcy Case No.

INSTRUCTIONS:

- 1) Write debtor's name and bankruptcy case number above.
- 2) Part A — Must be signed by both the debtor and the creditor.
- 3) Part B — Must be signed by the attorney who represents the debtor in this bankruptcy case.
- 4) Part C — Must be completed by the debtor if the debtor is **not** represented by an attorney in this bankruptcy case.
- 5) File the completed form by mailing or delivering to the Bankruptcy Clerk.
- 6) Attach written agreement, if any.

COURT USE ONLY

PART A — AGREEMENT

Creditor's Name and Address

Summary of Terms of the New Agreement

- a) Principal Amount \$ _____
Interest Rate (APR) _____
Monthly Payments \$ _____
b) Description of Security: _____

Date Set for Discharge Hearing (if any)

Present Market Value \$ _____

The parties understand that this agreement is purely voluntary and that the debtor may rescind the agreement at any time prior to discharge or within 60 days after such agreement is filed with the court, whichever occurs later, by giving notice of rescission to the creditor.

Date

Signature of Debtor

Signature of Creditor

Signature of Joint Debtor

PART B — ATTORNEY'S DECLARATION

This agreement represents a fully informed and voluntary agreement that does not impose an undue hardship on the debtor or any dependent of the debtor.

Date

Signature of Debtor's Attorney

PART C — MOTION FOR COURT APPROVAL OF AGREEMENT — Complete only where debtor is not represented by an attorney.

I (we), the debtor, affirm the following to be true and correct:

- 1) I am not represented by an attorney in connection with this bankruptcy case.
- 2) My current monthly net income is \$ _____
- 3) My current monthly expenses total \$ _____, including any payment due under this agreement.
- 4) I believe that this agreement is in my best interest because _____

Therefore, I ask the court for an order approving this reaffirmation agreement.

Date

Signature of Debtor

Signature of Joint Debtor

PART D — COURT ORDER

The court grants the debtor's motion and approves the voluntary agreement upon the terms specified above.

Date

Bankruptcy Judge